

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: LARRY R. DEMING	§	Case No. 09-74131
CAROL L. DEMING	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/25/2009.
- 2) The plan was confirmed on 12/04/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/25/2012.
- 6) Number of months from filing or conversion to last payment: 34.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$718.00.
- 10) Amount of unsecured claims discharged without full payment: \$44,910.51.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 6,902.00	
Less amount refunded to debtor	\$ 278.00	
NET RECEIPTS		\$ 6,624.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,400.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 391.38	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,791.38
Attorney fees paid and disclosed by debtor:	\$ 100.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY JACQUELINE J	Lgl	3,500.00	3,500.00	3,500.00	3,400.00	0.00
CAPITAL ONE AUTO FINANCE	Sec	2,700.00	0.00	0.00	0.00	0.00
CAPITAL ONE AUTO FINANCE	Uns	3,179.00	4,251.05	4,251.05	588.14	0.00
ADVANCE AMERICA	Uns	425.00	727.23	727.23	100.61	0.00
AFFINITY CASH LOANS	Uns	500.00	0.00	0.00	0.00	0.00
AMERICASH LOANS LLC	Uns	500.00	171.68	171.68	23.76	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	516.00	285.86	285.86	39.55	0.00
BENEFICIAL NATIONAL BANK USA	Uns	0.00	NA	NA	0.00	0.00
BUREAU OF COLLECTION	Uns	692.00	NA	NA	0.00	0.00
CANDICA LLC	Uns	830.00	860.63	860.63	119.07	0.00
CARD WORKS SERVICING	Uns	740.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	4,395.00	4,997.56	4,997.56	691.42	0.00
CCS / FIRST NATIONAL BANK	Uns	469.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	1,643.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	615.00	615.43	615.43	85.15	0.00
CORTRUST BANK	Uns	499.00	NA	NA	0.00	0.00
DEKALB CLINIC CHARTERED	Uns	470.00	464.30	464.30	64.23	0.00
EQUIFAX	Uns	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
EXPERIAN NCAC	Uns	0.00	NA	NA	0.00	0.00
FARMERS & TRADERS STATE BANK	Uns	2,597.00	NA	NA	0.00	0.00
FIRST NATIONAL CREDIT CARD	Uns	469.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	0.00	418.20	418.20	57.85	0.00
HEIGHTS FINANCE	Uns	3,332.00	NA	NA	0.00	0.00
HSBC AUTO FINANCE	Uns	11,766.00	NA	NA	0.00	0.00
HSBC BANK	Uns	854.00	NA	NA	0.00	0.00
HSBC TAXPAYER FINANCIAL	Uns	0.00	NA	NA	0.00	0.00
IC SYSTEM	Uns	139.00	NA	NA	0.00	0.00
IC SYSTEM	Uns	0.00	NA	NA	0.00	0.00
JC CHRISTENSEN & ASSOCIATES	Uns	615.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL	Uns	0.00	NA	NA	0.00	0.00
LARRY GIBSON	Uns	2,100.00	NA	NA	0.00	0.00
LTD FINANCIAL SERVICE LP	Uns	469.00	NA	NA	0.00	0.00
MERRICK BANK	Uns	740.00	740.15	740.15	102.40	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Uns	124.00	NA	NA	0.00	0.00
NICOR GAS	Uns	1,281.00	1,307.18	1,307.18	180.85	0.00
ROYCE FINANCIAL	Uns	70.00	NA	NA	0.00	0.00
SALUTE / UTB	Uns	691.00	NA	NA	0.00	0.00
SECURITY FINANCE	Uns	390.00	1,074.36	1,074.36	148.64	0.00
THE LOAN COMPANY	Uns	0.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Uns	1,200.00	479.69	479.69	66.37	0.00
TRANSUNION	Uns	0.00	NA	NA	0.00	0.00
WATERMAN STATE BANK	Uns	521.00	560.22	560.22	77.51	0.00
WORLD ACCEPTANCE	Uns	1,034.00	915.33	915.33	126.64	0.00
WORLD ACCEPTANCE	Uns	1,568.00	1,334.89	1,334.89	184.69	0.00
LARRY GIBSON	Uns	0.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Uns	0.00	1,145.04	1,145.04	158.41	0.00
DEKALB CLINIC CHARTERED	Uns	0.00	125.33	125.33	17.33	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 20,474.13	\$ 2,832.62	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,791.38	
Disbursements to Creditors	\$ 2,832.62	
TOTAL DISBURSEMENTS:		\$ 6,624.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/21/2012

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.